

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF WISCONSIN

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In re:

**Timothy G. VanDreel**

Debtor(s).

Case No. 20-22440

Chapter 13

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**NOTICE AND REQUEST TO AMEND UNCONFIRMED CHAPTER 13 PLAN**

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Timothy G. VanDreel (*Debtor*) filed papers with the Court requesting amendment of the unconfirmed Chapter 13 Plan in the above case.

**Your rights may be affected.** You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.)

If you do not want the Court to confirm the amended plan as proposed, or if you want the Court to consider your views on the request, then on or before 21 days after service of this notice, you or your attorney must::

File with the Court a written request for hearing that contains a short and plain statement of the factual and legal basis for the objection. File your written request electronically or mail it to:

Clerk of Bankruptcy Court  
517 E. Wisconsin Avenue  
Room 126  
Milwaukee, WI 53202-4581

If you mail your request to the Court for filing, you must mail it early enough so the Court will receive it on or before the expiration of 21 days.

If you or your attorney do not take these steps, the Court may decide that you do not oppose the request and enter an order confirming the amended Chapter 13 plan.

**John A. Foscato 1018196**  
Law Offices of John A. Foscato, SC  
110 Packerland Dr. Ste. D  
Green Bay, WI 54303  
920-432-8801  
attyjaf@new.rr.com

## REQUEST TO AMEND UNCONFIRMED CHAPTER 13 PLAN

1. This request to amend an unconfirmed Chapter 13 Plan **SUPERSEDES ALL PRIOR REQUESTS TO AMEND THE PLAN AND INCLUDES ALL PROPOSED AMENDMENTS. TERMS NOT FULLY STATED HERE OR IN THE ORIGINAL PLAN ARE NOT PART OF THE PLAN.**
2. Service. A certificate of service must be filed with amendment. Designate one of the following:  
 A copy of this proposed amendment has been served on the trustee, United States trustee and all creditors, or  
 A motion requesting limited service is being filed simultaneously with the Court.
3. The Chapter 13 Plan filed with the Court is amended as follows:

**Part 3.2 - Remove CNAC/Autamax and shall now read "None."**

**Part 3.3 Secured claims excluded from 11 U.S.C. § 506.**

*Check one.*



*None. If "None" is checked, the rest of § 3.3 need not be completed or reproduced.*  
  
*The claims listed below were either:*

- (1) *incurred within 910 days before the petition date and secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or*
- (2) *incurred within 1 year of the petition date and secured by a purchase money security interest in any other thing of value.*

*These claims will be paid in full under the plan with interest at the rate stated below. These payments will be disbursed by the trustee. The claim amount stated on a proof of claim filed before the filing deadline under Bankruptcy Rule 3002(c) or 3004 controls over any contrary amount listed below.*

*If no entry is made in the Interest rate column, the proof of claim controls the rate of interest. If no interest rate is listed in the plan or proof of claim, no interest will be disbursed by the trustee. The trustee will disburse amounts listed under the Monthly plan payment column in equal monthly payments. If no amount is listed in Monthly plan payment column, the trustee will disburse payments pro rata with other creditors of the same class. If the court orders relief from the automatic stay as to any item of collateral listed in this paragraph, the trustee will cease disbursement of all payments under this paragraph as to that collateral, and the plan will be deemed not to provide for all secured claims based on that collateral.*

*The holder of any claim listed below as having value in the Amount of claim column will retain the lien on the property interest of the debtor(s) or the estate(s) until the earlier of:*

- (a) *payment of the underlying debt determined under nonbankruptcy law, or*
- (b) *discharge of the underlying debt under 11 U.S.C. § 1328, at which time the lien will terminate and be released by the creditor.*

Name of Creditor	Collateral	Amount of claim	Interest rate	Monthly plan payment	Estimated total payments by trustee
CNAC / Automax Financial	2012 Chevrolet Sonic 108499 miles	\$6,194.16	7.50%	\$192.68	\$6,936.34

**Part 5.1 - Shall now read "The sum of \$15,100"**

All remaining terms of the original Chapter 13 Plan are unaffected. In the event of a conflict between the terms of the original Plan and the terms of this amendment, the terms of this amendment control.

WHEREFORE, each Debtor requests that the Court approve this proposed amendment to the original Chapter 13 Plan.

## CERTIFICATION

The Debtor's attorney must sign this certification. A Debtor represented by an attorney may sign this certification. If the Debtor does not have an attorney, the Debtor must sign this certification.

**The provisions in this Chapter 13 plan are identical to those contained in the official local form other than the changes listed in part 3.**

I certify under penalty of perjury that the foregoing is true and correct.

Respectfully submitted **May 7, 2020.**

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**Timothy G. VanDreef**  
Debtor

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Debtor

/s/ John A. Foscato  
**John A. Foscato 1018196**  
Attorney for Debtor  
**Law Offices of John A. Foscato, SC**  
**110 Packerland Dr. Ste. D**  
**Green Bay, WI 54303**  
**920-432-8801**  
**attyjaf@new.rr.com**

**United States Bankruptcy Court  
Eastern District of Wisconsin**

In re Timothy G. VanDreel

Debtor(s)

Case No. 20-22440  
Chapter 13

**CERTIFICATE OF SERVICE**

I hereby certify that on May 8, 2020, a copy of Notice and Request to Amend Unconfirmed Chapter 13 Plan was served electronically or by regular United States mail to all interested parties, the Trustee and all creditors listed below.

**Timothy VanDreel**  
1301 Alice Dr. Apt. B  
Green Bay, WI 54304

**All creditors on the attached list.**

**VIA ECF:**

**Office of the United States Trustee**

**Rebecca Garcia; Chapter 13 Trustee**

/s/ Sherri L. Williquette

**Sherri L. Williquette**  
Law Offices of John A. Foscato, SC  
110 Packerland Dr. Ste. D  
Green Bay, WI 54303  
920-432-8801 Fax: 920-432-8859  
[attyjaf@new.rr.com](mailto:attyjaf@new.rr.com)

abel Matrix for local noticing  
1757-2  
Case 20-22440-beh  
Eastern District of Wisconsin  
Milwaukee  
Fri May 8 09:38:18 CDT 2020

Achilles Finance, LLC  
Bruck Law Offices, S.C.  
22 E Michigan Street  
Milwaukee WI 53202-5087

Antigo Veterinary Clinic  
10 Amron Ave.  
Antigo, WI 54409-2977

Automax Financial LLC d/b/a CNAC  
P.O. Box 56  
Elm Grove, WI 53122-0056

COTTONWOOD FINANCIAL WISCONSIN, LLC  
901 GATEWAY DRIVE SUITE 200  
IRVING, TX 75038-2425

Charter Communications  
P O Box 4639  
Carol Stream, IL 60197-4639

Consumer Cellular  
P O Box 7175  
Pasadena, CA 91109-7175

Emergency Physicians  
Daycare Health Systems  
P O Box 28900  
Green Bay, WI 54324-0900

Rebecca R. Garcia  
Chapter 13 Trustee  
P O Box 3170  
Wausau, WI 54903-3170

(p) JEFFERSON CAPITAL SYSTEMS LLC  
P O BOX 7999  
SAINT CLOUD MN 56302-7999

(p) 2233 PARADISE ROAD LLC DBA CASH FACTORY US  
101 CONVENTION CENTER DRIVE STE 700  
LAS VEGAS NV 89109-2007

Achilles Finance, LLC  
dba Advance Financial  
100 Oceanside Dr.  
Nashville, TN 37204-2351

Aurora Healthcare  
PO Box 809418  
Chicago, IL 60680-9418

Bruck Law Offices S.C.  
322 E. Michigan St. 6th Floor  
Milwaukee, WI 53202-5012

Capital Bank  
One Church St.  
Rockville, MD 20850-4190

Check N Go  
7755 Montgomery Rd. Ste. 400  
Cincinnati, OH 45236-4197

Cottonwood Financial Wisconsin LLC  
dba The Cash Store  
1901 Gateway Dr. #200  
Irving, TX 75038-2425

John A. Foscato  
P.O. Box 11062  
Green Bay, WI 54307-1062

Integracredit  
200 W. Jackson Blvd. Ste. 500  
Chicago, IL 60606-6949

LVNV Funding LLC  
PO Box 10584  
Greenville, SC 29603-0584

AT&T Corp  
& AT&T Services, Inc.  
Karen Cavagnaro, Esq.  
One AT&T Way, Room 3A104  
Bedminster, NJ 07921-2693

Alliance Capital  
7760 France Ave. S Ste. 1100  
Minneapolis, MN 55435-5930

Autamax Financial  
2371 W. Forest Home Ave.  
Milwaukee, WI 53215-2524

CNAC / Automax Financial  
PO Box 56  
Elm Grove, WI 53122-0056

Certified Recovery  
PO Box 710  
Sharon, MA 02067

(p) COVANTAGE CREDIT UNION  
P O BOX 107  
ANTIGO WI 54409-0107

Direct TV  
P O Box 105503  
Atlanta, GA 30348-5503

Frontier Communications  
P O Box 740407  
Cincinnati, OH 45274-0407

Internal Revenue Service  
United States Treasury  
P O Box 7346  
Philadelphia, PA 19101-7346

Lift Credit, LLC  
3214 N University Ave.  
#601  
Provo, UT 84604-4405

Hiland Funding LLC  
c/o Messerli & Kramer PA  
1033 Campus Dr. Ste. 250  
Minneapolis, MN 55441-2662

Money Key  
1000 N. West St. Ste. 1200  
Wilmington, DE 19801-1058

Office of the U. S. Trustee  
517 East Wisconsin Ave.  
Room 430  
Milwaukee, WI 53202-4510

Opportunity Financial  
30 E Randolph St., Ste. 3400  
Chicago, IL 60601-6379

PRA Receivables Management, LLC  
PO Box 41021  
Norfolk, VA 23541-1021

Plain Green Loans  
PO Box 270  
Box Elder, MT 59521-0270

Progressive Insurance  
1300 Wilson Mills Rd.  
Cleveland, OH 44143-2182

Resurgent Capital Services  
PO Box 10466  
Greenville, SC 29603-0466

Amy M. Salberg  
Salberg Tuffnell Law, S.C.  
18 E. Washington St., Suite 101  
West Bend, WI 53095-2517

(p) SECURITY FINANCE CENTRAL BANKRUPTCY  
P O BOX 1893  
SPARTANBURG SC 29304-1893

Security Finance Corporation  
P.O. Box 1893  
Spartanburg, SC 29304-1893

Speedy Cash  
PO Box 780408  
Wichita, KS 67278-0408

SpeedyRapid Cash  
P.O. Box 780408  
Wichita, KS 67278-0408

Susan Schuelke  
PO Box 259  
Dale, WI 54931-0259

Synchrony Bank  
c/o PRA Receivables Management, LLC  
PO Box 41021  
Norfolk, VA 23541-1021

D Bank USA / Target Credit  
P O Box 1470  
ICD-0450  
Minneapolis, MN 55440-1470

The Huntington National Bank  
PO Box 89424  
Cleveland, OH 44101-6424

United States Attorney's Office  
517 E. Wisconsin Ave.  
Room 530  
Milwaukee, WI 53202-4509

Timothy G VanDreel  
301 Alice Dr. Apt. B  
Green Bay, WI 54304-4287

Vice President Eric Dewey  
CNAC  
12802 Hamilton Crossing Blvd.  
Carmel, IN 46032-5424

Wisconsin Department Of Revenue  
Special Procedures Unit  
P.O. Box 8901  
Madison, WI 53708-8901

Wisconsin Dept. Of Revenue  
Special Procedures Unit  
P.O. Box 8902  
Madison, WI 53708-8902

Wisconsin Public Service  
PO Box 19003  
Green Bay, WI 54307-9003

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

233 Paradise Road LLC  
Cash Factory USA  
101 Convention Center Dr.  
Ste 700  
Las Vegas, NV 89109

(d) Cash Factory USA  
101 Convention Center Dr. #700  
Las Vegas, NV 89109

CoVantage Credit Union  
723 Sixth Ave.  
Antigo, WI 54409

Jefferson Capital Systems  
6 Mcleland Rd.  
Saint Cloud, MN 56303

Security Finance  
2685 W. Mason St. Ste. A  
Green Bay, WI 54303

	End of Label Matrix
Mailable recipients	52
Bypassed recipients	0
Total	52